

Written Testimony of Jay Gelfond Concerning Funding for the Connecticut Fair Housing Center

I am Jay Gelfond, the senior housing counselor at Catholic Charities, Diocese of Norwich. At Catholic Charities, we provide free HUD and CHFA-approved counseling to homeowners facing foreclosure, and we are one of the largest agencies in Connecticut, serving the eastern portion of the state, from Thompson to New London. In addition to offering counseling to homeowners facing foreclosure, Catholic Charities offers a wide range of supportive programs to those in need. I submit this testimony in support of the Governor's funding request for one of our most valued partners, the Connecticut Fair Housing Center.

We serve hundreds of clients in all stages of mortgage distress who rely on the free, specialized assistance that we provide, and Connecticut continues to have one of the highest foreclosure rates in the country. Many of our clients face the imminent risk of foreclosure or have already been sued for foreclosure, so we often need to connect our homeowners to an attorney who can guide them as they navigate the court system. Our three counselors need to be able understand the legal issues that our clients face while in foreclosure, and we need an attorney to analyze a client's situation and advise them on their options. Our clients also sometimes need representation, so it is vital that we have attorneys available who can provide that representation *pro bono*, or connect the clients with other qualified attorneys.

For years, the Connecticut Fair Housing Center has provided those services to us and our clients. The Center's foreclosure prevention attorneys have been critical in advising our clients and counselors, and in educating our clients at our orientations. The Center's attorneys are at our offices twice each month to meet with us and our clients, and we communicate with them frequently through phone calls and emails. We also rely on the Center's foreclosure manual as a reference for clients going through the stressful process of defending themselves in court. As a result, we're better able to deliver our clients the services and assistance our clients need.

No other organization in the state provides the legal assistance and resources for homeowners and counselors on which we and our clients rely. Please know that your past support for the Connecticut Fair Housing Center and its foreclosure prevention efforts has been a tremendous investment in the stability and health of our community and our state. Please support continued funding for the Center. Thank you for considering this request.